

## Open Enrollment begins October 30

The open enrollment period for 2014 benefits is just a few weeks away. I am pleased to report that the participation of our members in the Consumer Driven Health Plans (CDHP) and the introduction of various Invest in Your Health sponsored programs has had a positive impact on our experience. While healthcare costs across the country continue to rise, the state's projected health plan costs are 40% lower than in the previous year and below the national average.

Our healthcare costs are expected to increase \$17 million in 2014, **\$11 million** less than last year. A large portion of this increase can be attributed to the Affordable Care Act (ACA), which adds more than \$4 million of costs and fees to our plan in 2014. Health service providers and employers have been preparing for the impact of the ACA, and our plans have already absorbed more than \$2 million in meeting the new requirements. The state will once again contribute 50% of the increase in plan costs, or \$8.5 million. Even with these increases, by being better consumers and making healthier choices, our savings are evident and can only improve.

Last year at open enrollment, we previewed Castlight, our new cost and quality transparency tool to allow our member to be better consumers. Making good consumer choices means better health outcomes and lower costs for you. Since the implementation of Castlight on June 3, nearly 20% of households have registered. Castlight has allowed our employees to find the best price and the quality rating for that provider and facility...all this while simultaneously providing up-to-date deductible spending incurred during your benefit plan year. If you haven't signed up for Castlight now, visit [www.mycastlight.com/soi](http://www.mycastlight.com/soi) to start shopping for the best options in health care.

In addition to shopping for health care, we want to encourage you to continue to be an advocate of your health. Our lifestyle choices have the greatest correlation to our well-being. When we shop for healthy foods and seek out ways to increase our physical activity, we reduce our risks for a number of diseases including diabetes and heart disease. This Spring, the State implemented Healthy Lifestyles, an online health tracking tool, to help employees identify and manage health concerns. Visit [www.myhealthylifestyles.com](http://www.myhealthylifestyles.com) to sign up. Another resource is Anthem's website, which offers a variety of services including a wellness tool kit, tips for improving your health and discounts on fitness centers and treatments. Register as a member on [www.Anthem.com](http://www.Anthem.com) to access these resources and don't forget to check out the Employee Assistance Program's website at [www.AnthemEAP.com](http://www.AnthemEAP.com).

We know that keeping track of so many different programs can be a challenge. To make it easier, we have created [InvestinYourHealthIndiana.com](http://InvestinYourHealthIndiana.com) to be your one-stop-shop destination for health and wellness questions. This site is updated year-round with blog posts, articles and information to assist you in your healthcare journey. Links to each Invest in Your Health program are also included in an easy to find format. Our benefits/wellness team continues to research tools and programs to help improve the health and wellbeing of all employees. *Stay tuned for additional information in 2014.*



On a final note, I would like to remind everyone that hasn't already, to consider moving to one of the CDHPs. CDHP participant medical claims, including those incurred by the member, are 67% lower than the claims for Traditional PPO participants on a per member, per month basis. In addition to the lower cost, CDHP participants are reaping the benefits of health savings accounts (HSA). Since 2006, when the state initiated CDHPs, the state has deposited \$222 million into employee accounts. As of August 2013, state employees had a healthy balance of \$61 million in their HSAs. Explore this opportunity during the 2014 open enrollment to maximize the state's contribution to your healthcare savings.

***OPEN ENROLLMENT BEGINS WEDNESDAY, OCTOBER 30 AND ENDS AT NOON (EST), WEDNESDAY, NOVEMBER 20, 2013.***

Carefully read the open enrollment communication, study the options, discuss the decisions with your spouse if you carry family coverage and take advantage of the resources available to you. The decisions you make during open enrollment impact you and your family for the next year.

The highlights of the 2014 benefits include:

- Three healthcare plans (two CDHPs and one Traditional PPO)
  - Non-tobacco use incentive is \$35 per pay period
  - Dental and vision plans and rates remain the same
  - The Medical Flexible Spending Account contribution limit remains at \$2,500 as required by the Affordable Care Act
  - For CDHP participants with an HSA, the state continues to contribute 45 percent of the CDHP deductible into the HSAs. Once again, the state front loads the accounts by depositing one-half of its contribution into each open HSA on the first pay of 2014. The remaining contributions by the state are divided into equal payments and spread out over the first 26 pay dates in the year.
- Total contributions by the state are:
- HSA1 -- \$1,123.20 (single); \$2,249.52 (family)
  - HSA2 -- \$673.92 (single); \$1,347.84 (family)

**Maximum personal costs calculations\***

Single Coverage	CDHP1	CDHP2	Traditional PPO
Premium	\$310.44	\$1,422.72	\$4,647.24
Maximum out-of-pocket	\$4,000.00	\$3,000.00	\$2,500.00
State's HSA contribution	(\$1,123.20)	(\$673.92)	(0)
<b>Total maximum personal cost</b>	<b>\$3,187.24</b>	<b>\$3,748.80</b>	<b>\$7,147.24</b>
Family Coverage	CDHP1	CDHP2	Traditional PPO
Premium	\$992.16	\$4,109.04	\$13,138.32
Maximum out-of-pocket	\$8,000.00	\$6,000.00	\$5,000.00
State's HSA contribution	(\$2,249.52)	(\$1,347.84)	(0)
<b>Total maximum personal cost</b>	<b>\$6,742.64</b>	<b>\$8,761.20</b>	<b>\$18,138.32</b>

\*Examples assume employee is participating in the non-tobacco use incentive, using in-network providers and has an open HSA account. These comparisons represent the worst case scenario, which would include the premium costs, deductible and maximum out-of-pocket expenses for 2014.

**WHAT IS NEXT?**

Start now, before open enrollment launches, to learn all you can about the options and your needs.

1. Review your health expenses from this year and begin projecting next year's expenses. Log onto [www.anthem.com](http://www.anthem.com) and review your up-to-date medical claims. If you have not registered with Anthem online, you will need to do that before you have access. Participants can also log on to [Castlight](#) to view a summary of year-to-date spending.
2. Log onto Express Script's website and look at your pharmaceutical claims ([www.expressscripts.com](http://www.expressscripts.com)). From there, you will have a fairly good idea of what your expenses have been and should be able to make an estimate for 2014.
3. Read and analyze all the information available to you and attend webinars, carrier fairs, and information sessions – in order to become a well-informed healthcare consumer. If you plan to take advantage of the meetings or webinars, make sure you first get your supervisor's approval. These events are usually allowed on state time.



4. Ask questions if you don't understand. Call or email the Benefits Hotline to talk with a benefits specialist.

#### **SPD BENEFITS HOTLINE/CONTACT INFO**

More detailed information is available on the 2014 open enrollment website:

[www.in.gov/spd/openenrollment](http://www.in.gov/spd/openenrollment)

Or, contact the Benefits Hotline toll-free at 1-877-248-0007 outside of Indianapolis or 317-232-1167 within the Indianapolis area. Benefit specialists are available from 7:30 a.m. to 5 p.m. Monday through Friday, Eastern Standard Time.

You may also email your questions to [SPDBenefits@spd.in.gov](mailto:SPDBenefits@spd.in.gov).